

**June 29, 2007**

**PUBLIC NOTICE # 2007-26**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- NAIC Uniform Property & Casualty Product Coding Matrix
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-4474	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-4452	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
07-4456	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	1.6
07-4454	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
07-4453	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
07-4232	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	D&O-HOSPICE AND COMMUNITY CARE INS SERVICES	0.3
07-4534	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
07-4486	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
07-4510	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-4445	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4535	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
07-4487	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
07-4512	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-4463	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
07-4536	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
07-4549	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE AND FORMS	BUILDER'S RISK	
07-4475	3416	AXIS REINSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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07-4464	0012	BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4471	0212	CIVIC PROPERTY AND CASUALTY COMPANY	PERSONAL	FIRE	RULE CHANGE	NONE	0
07-4507	0212	CIVIC PROPERTY AND CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
07-4482	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	-0.83
07-4547	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	PERSONAL UMBRELLA/EXCESS	
07-4465	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4483	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	GTO-GTP/GTS	-0.17
07-4550	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	FIDELITY	RATE	PLASTIC CARD POLICY	0
07-4457	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	0
07-4528	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-8
07-4472	0212	EXACT PROPERTY AND CASUALTY COMPANY	PERSONAL	FIRE	RULE CHANGE	NONE	0
07-4508	0212	EXACT PROPERTY AND CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
06-5567	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	ARF06-VAR 1,3B,3C,5,10A-EXPLORER UNIVERSAL	17.5
07-4537	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
07-4447	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE AND FORMS	COMMERCIAL INLAND MARINE GUIDE	
07-4476	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-11.9
07-4488	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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07-4515	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-4520	0000	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
07-4489	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
07-4519	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-4466	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4523	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
07-4524	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
07-4525	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
07-4527	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
07-4446	0253	HARLEYSVILLE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NON-FILED CLASSES	0
07-4539	1293	HOMESITE INSURANCE COMPANY OF CALIFORNIA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	VAR.-9. A.B. & 10.A-GMAC HO INS.	4.8
07-4541	1293	HOMESITE INSURANCE COMPANY OF CALIFORNIA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	VAR-9.A.B, 10.A	0
07-4467	0012	ILLINOIS NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4419	3495	INFINITY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	COMMERCIAL AUTO	0
07-4470	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4529		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIABILITY	MANUAL	NONE	
07-4530		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	NONE	

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07-4531		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	NONE	
07-4532		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	NONE	
07-4533		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	NONE	
07-4462	0079	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
07-4448	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE AND FORMS	COMMERCIAL INLAND MARINE GUIDE	
07-4477	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-11.9
07-4449	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE AND FORMS	COMMERCIAL INLAND MARINE GUIDE	
07-4478	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-11.9
07-4450	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE AND FORMS	COMMERCIAL INLAND MARINE GUIDE	
07-4461	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
07-4479	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-11.9
07-4451	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE AND FORMS	COMMERCIAL INLAND MARINE GUIDE	
07-4480	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-11.9
07-4543	0458	LYNDON PROPERTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	INVENTORY PROTECTION	
07-4492	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	1.7
07-4540	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-6.8
07-4442	0000	MERASTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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07-4439	0079	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
07-4444	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
07-4551	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-4538	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
07-4468	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4473	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	PERSONAL	FIRE	RULE CHANGE	NONE	0
07-4509	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
07-4469	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
07-4521	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-4496	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RULE CHANGE	BAIL BOND	-4
07-4503	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-4545	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
07-4440	4257	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-4441	4257	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	26.7
07-4455	4257	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	10
07-4505	0000	OHIO INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	INSTALLMENT SALES	0
07-4548	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE AND FORMS	LARGE RISK ALTERNATIVES	

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07-4493	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	1.7
07-4542	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-6.8
07-4494	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	1.7
07-4544	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-6.8
07-4495	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
07-4526	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-4552	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
07-4458	0140	SCOTTSDALE INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	0
07-4484	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
07-4443	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
07-4497	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	BAIL BOND	-4
07-4504	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-4546	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
98	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS						

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# California Department of Insurance

## Public Notice Filing Errata Report

### June 29, 2007

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	07-3216	05/11/2007	CUMIS Insurance Society, Inc.	Commercial Fire	New Program	Grain Fire	0.00%
Correct	07-3216	05/11/2007	CUMIS Insurance Society, Inc.	<b>Commercial Allied Lines</b>	<b>Rule Change</b>	Crop Hail	
Incorrect	07-4169	06/15/2007	Harco National Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form	Garage	0.04%
Correct	07-4169	06/15/2007	Harco National Insurance Company	Commercial Auto Liability and Physical Damage	<b>Rule Change</b>	Garage	<b>0.00%</b>
Incorrect	07-3739	05/25/2007	Markel Insurance Company	Commercial Multi-Peril	Both Rate and Form		0.00%
Correct	07-3739	05/25/2007	Markel Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>		0.00%
Incorrect	07-4088	05/25/2007	Markel American Insurance Company	Commercial Multi-Peril	Both Rate and Form		0.00%
Correct	07-4088	05/25/2007	Markel American Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>		0.00%
Incorrect	07-3787	06/01/2007	Old Republic General Insurance Company	Commercial Other Liability	Forms	Commercial General Liability	
Correct	07-3787	06/01/2007	Old Republic General Insurance Company	Commercial Other Liability	<b>Rule Change</b>	Commercial General Liability	
Incorrect	07-3055	04/27/2007	Pacific Specialty Insurance Company	Commercial Auto Liability	Rule Change	Non-Franchised Automobile Dealers	0.00%
Correct	07-3055	04/27/2007	Pacific Specialty Insurance Company	<b>Commercial Multi-Peril</b>	Rule Change	Non-Franchised Automobile Dealers	0.00%
Incorrect	07-3410	05/11/2007	Riverport Insurance Company	Commercial Burglary and Theft	Both Rate and Form		
Correct	07-3410	05/11/2007	Riverport Insurance Company	Commercial Burglary and Theft	Both Rate and Form		<b>17.60%</b>
Incorrect	07-3786	06/01/2007	Star Insurance Company	Commercial Multi-Peril	Rate	Water Well Drillers	-10.00%
Correct	07-3786	06/01/2007	Star Insurance Company	Commercial Multi-Peril	<b>New Program</b>	Water Well Drillers	<b>0.00%</b>
Incorrect	07-3597	05/25/2007	United States Liability Insurance Company	Commercial Other Liability	Forms	Community Association Package	
Correct	07-3597	05/25/2007	United States Liability Insurance Company	<b>Commercial Multi-Peril</b>	<b>Rule Change</b>	Community Association Package	

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